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Patent

Attorney's Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al.

Application No.: 09/691,175

Filed: October 19, 2000

For: CREDIT CARD SYSTEM AND
METHOD

Group Art Unit: Unassigned

Examiner: Unassigned

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTERAssistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [] The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ [] A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ [] A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ [] Charge \$_____ to Deposit Account No. 02-4800 for the fee due.
- ☐ [] A check in the amount of \$_____ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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Alexandria, Virginia 22313-1404
(703) 836-6620

By:

John F. Guay
Registration No. 47,248

Date: November 20, 2002



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Attorney's Docket No. 032668-027

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In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: Unassigned
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,240,397

U.S. Patent No. 6,343,279

U.S. Patent No. 5,621,201


Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to the following copending applications and the documents cited therein:

<u>Application Number</u>	<u>Filing date</u>
09/506,830	February 18, 2000;
09/665,574	September 18, 2000;
10/160,178	June 4, 2002; and
10/160,190	June 4, 2002.

 In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

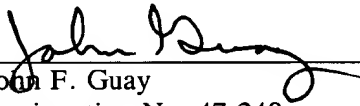
To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

By:


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